

The logo for the Pension Protection Fund, featuring a blue curved line above the text.

Pension
Protection
Fund

Protecting people's
futures

A photograph of a man and a young child running through shallow water, splashing. The man is wearing a black long-sleeved shirt and shorts, and the child is wearing a blue and black wetsuit. They are both smiling. The background shows a body of water and distant hills under a clear sky. A large green curved line frames the scene.

Payments
for spouses,
partners and
children

Payments for spouses, partners and children

Register on our member website

We've developed a secure website for the exclusive use of our members.

Please register as soon as you can because the website gives you the freedom to access and manage information about your benefits, and make informed decisions, at a time that best suits you.

Once you've set up an account, you can do lots of things online.

If you haven't started taking your compensation payments, you can use the website to plan your retirement by seeing how much you could receive.

You may also be able to retire online, which means less paperwork for you to complete.

Once retired, you can also view your payslips and P60s online. You can also use the website to update your contact and personal details, at any time.

To register, please go to the website at www.ppf.co.uk/members and follow the simple registration instructions. It should only take a few minutes.

If you have any questions or concerns about anything included in this booklet, please visit our member website or contact us. Contact details are at the back of this booklet.

We all want to be comfortable that our spouses or partners, and our children, will be looked after when we pass away.

For members of the PPF, this means they should know what will happen to their compensation payments after they pass away.

For beneficiaries of our members, we want you to know what you're entitled to so that you can have some certainty at what can be a difficult time.

This booklet will explain when, how much, and for how long compensation will be paid to surviving spouses, civil partners or relevant partners and any eligible children. A relevant partner is someone who you aren't married to, or in a civil partnership with, but who you live with as if you're married or in a civil partnership.

Compensation for spouses, civil partners or relevant partners

Whether or not spouses, civil partners or relevant partners are eligible to receive PPF compensation, following the death of a member, will depend on the rules of the member's former pension scheme.

If a member has nominated a relevant partner, they may be eligible to receive compensation if they're able to prove that they were living with the member at the time of their death.

Nominating partners can be important. For instance, if the member separated from their spouse but never got divorced – and they hadn't nominated their new partner – compensation would automatically be paid to the spouse. A member doesn't need to nominate a spouse or civil partner as a beneficiary for them to be able to receive payments from us after the member passes away.

We may still pay compensation to a relevant partner even if the member hasn't nominated them. But they'll need to provide us with evidence, so that we can review their claim. The evidence in all cases must show that they were living with the member at the time of the member's death. We'll also need to see proof that they were financially dependent on each other.

We'll talk to the person dealing with the estate of the deceased member – who'll probably be either a close friend, family member or solicitor.

An Estate consists of everything that a person owns when they pass away. This includes cash, bank accounts, as well as all property and possessions. The Estate also includes any outstanding commitments the person had when they passed away, such as any debts.

We'll confirm the rules of the former scheme and make sure the spouse, civil partner or relevant partner receives any compensation they're entitled to.

If you're receiving PPF compensation as a spouse, civil partner or partner of a member, no payments will be paid to any beneficiaries after you pass away.



What eligible spouses, civil partners or relevant partners will receive

Retired members

Eligible spouses, civil partners or relevant partners will receive half the compensation the retired member was receiving before their death.

Members yet to retire

If the member passes away before they reach their normal pension age, an eligible spouse, civil partner or relevant partner will receive half the compensation the member would have received, had they reached their normal pension age the day before they passed away.

What spouses, civil partners or relevant partners need to do

Following a member's death, the person dealing with their estate will need to contact us as soon as possible.

This is important because any delays in notifying us mean there's a chance that we'd continue to make payments after the member's death which we'd then have to recover from their estate.

We have an online bereavement tool where we can be notified of a

member's passing, quickly and easily by completing an online form via our member website www.ppf.co.uk/members. The same tool can be used to send us documents we've requested in relation to a member's bereavement.

We're also part of the Government's Tell Us Once service. More information can be found on their website www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Once we've been told about a member's death, we'll send a form to the person dealing with their estate.

This form sets out what information we need to put any compensation for spouses, civil partners or relevant partners into payment. In most cases, we'll need to see a copy of the death certificate. We don't need to see the original certificate.

Other documents may be needed, depending on personal circumstances. These may include:

- marriage certificate
- civil registration certificate
- divorce or dissolution final order

Please don't send original documents, we only need to see photocopies.

If the member had a relevant partner, we'll need the following information:

- Proof that they were living with the member at the time of their death. Please send one item from the list below, which should be dated within six months prior to the member passing away, showing the same address we held on record for them. You don't need to send originals:
 - A valid UK driving license
 - A bill such as a utility (electricity, water, gas, TV, internet, phone and streaming services)
 - A council tax bill (which can be dated up to twelve months prior to the member passing away)
 - A bank statement
 - A letter from a hospital or clinic confirming an appointment
 - A letter from an official body such as the Department for Work and Pensions, HM Revenue and Customs, or a local authority.



If the relevant partner wasn't nominated by the member prior to them passing away:

- We'll also need to see proof of financial interdependency. Examples include, but are not limited to:
 - Bills in joint names, such as utilities, licenses, insurance or memberships, (dated within six months prior to the member passing away)
 - A joint council tax bill (which can be dated up to twelve months prior to the member passing away)
 - Joint mortgage policy or land registry document showing joint names
 - A tenancy agreement showing joint names
 - Joint bank/savings accounts providing basic details, for example copies of bank statements (dated within six months prior to the member passing away)

- Sole bank account statements showing money being transferred on a regular basis between yours and the late member's bank account(s) (dated within six months prior to the member passing away)
- Details of any arrangements in place for meeting joint expenses, where possible providing receipts, invoices or statements
- Details of any joint life or other insurance policies
- Evidence of joint investments

You don't need to provide all the examples above to prove financial interdependency. We recommend that you always send us the strongest, most detailed example you have. If you have several examples easily available, then we'd recommend sending them all. You don't need to send originals.

If you need any help and would like to discuss the information you have available to you, please don't hesitate to contact us.

How long spouses, civil partners and relevant partners will receive compensation for

Once a member's spouse, civil partner or relevant partner starts to receive compensation, they'll receive it for the rest of their life.

Compensation for children

Following a member's death, any children they have can receive PPF compensation until they no longer qualify.

To be eligible to receive compensation, they must be:

- the member's biological child (this will include children being carried by the mother on the date of the member's death)
- the member's adopted child, or
- a child who can demonstrate they were financially dependent on the member.

They also have to be:

- Under 18, or
- Over 18 but under 23 and in 'qualifying' education, or
- Over 18 but under 23 with a 'qualifying' disability.

'Qualifying' education

Up until the age of 23, children can receive compensation if they're studying on a full-time educational or vocational course at a recognised educational establishment, e.g. school or college.

They must spend more than 12 hours a week in normal term time either studying, receiving tuition or taking part in exams or practical work.

We'll need the education establishment to confirm that the course meets these qualifying conditions.

If a child stops their studies, they'll lose their right to compensation payments. But, if they resume their studies on another course, they can ask for their payments to start again.

In rare circumstances, where the child was receiving compensation before the member's former pension scheme entered assessment, the scheme rules might specify a different payment period for the compensation, which could be after or before age 23. In those cases we'll continue to pay the child in accordance with the former scheme rules.

'Qualifying' disability

Up to the age of 23, children will receive compensation if they cannot undertake full-time paid employment due to a disability which is covered by the Equality Act 2010.

Levels of compensation

The amount of compensation a member's children will receive will depend on whether or not a spouse, civil partner or relevant partner will also receive compensation following the member's death.

Where compensation is being paid to a spouse, civil partner or relevant partner, the following compensation will be paid to the member's children:

- one child - 25 per cent of the member's compensation
- two or more children - 50 per cent of the member's compensation, divided equally

Where compensation isn't being paid to a spouse, civil partner or relevant partner, the following compensation will be paid:

- one child - 50 per cent of the member's compensation
- two or more children - 100 per cent of the member's compensation, divided equally

Payments will be made into a bank account which bears the relevant child's name.

When a child is no longer eligible for compensation, we'll stop making payments to them.

But, if there are other children who are still eligible, the amount of compensation they receive will be recalculated in line with the criteria above.

However, payments won't be recalculated in cases where the children were receiving payments from the scheme before it entered the PPF assessment period. The assessment period starts at the date the scheme's sponsoring employer went bust.



Organisations that can provide further assistance

Further support

The UK government provides services and support to assist families and individuals dealing with a bereavement. You can visit www.gov.uk/when-someone-dies for information and advice on what to do when dealing with someone passing away, including how to register a death, notifying government departments and managing financial issues.

The UK government also provides bereavement support payments to eligible individuals. This can be claimed if your husband, wife or civil partner passes away. Information about who is eligible, how to claim and how much is payable can be found at www.gov.uk/bereavement-support-payment.

Cruse Bereavement Support

Cruse help people through one of the most painful times in life. They provide bereavement support and information. Their services include one to one support for children and young people.

Their helpline number is 08088081677 and they also have an online chat service. More information can be found on their website www.cruse.org.uk.

Samaritans

Samaritans is a registered charity providing emotional support to anyone in distress or struggling to cope.

They can be contacted for free 24 hours a day, every day, on 116123. Their email address is jo@samaritans.org and their postal address is Freepost Samaritans. More information can be found on their website www.samaritans.org.

Protecting your data

We take care to handle your personal data in compliance with data protection legislation.

We process your personal data correctly and lawfully, to enable compensation payments to be made to you, to keep you up-to-date with developments and to seek your feedback about ways we could improve our service.

We won't rent, swap or sell your personal data to any other organisation.

You can view our full privacy policy at www.ppf.co.uk/members or you can request a printed copy of the privacy policy be sent to you by using our contact details.

This booklet is for guidance only. It's necessarily simplified and not a definitive statement of law or entitlement.

Information in this booklet is based on our current understanding of the legislation governing the PPF in force at the time of writing.

Payments will always have to be calculated in accordance with legislation which will, therefore, override in the case of conflict.



**Pension
Protection
Fund**

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Keeping your personal data secure is very important to us. That's why we're now asking you not to email us with any changes you want to make to your personal information. Your personal details, either in the email or on any attached documents, are the type of information fraudsters look for. So for your safety, we provide a secure messaging service through our member website. We can also reply back to your web account and you'll be notified when you have a new message from us. You can also safely upload documents to our member website using our Send Us a Document Tool. As well as being quick and simple to use, you'll know your details are secure.